

**UNITED STATES BANKRUPTCY COURT**

**FOR THE**

**EASTERN DISTRICT OF VIRGINIA**

**Alexandria Division**

In the Matter of:

CHERYLANDA LEE ANNE GARDNER  
Debtor

Chapter 13

Case No. 18-10379-BFK

**ORDER CONFIRMING MODIFIED PLAN**

The Modified Chapter 13 Plan filed by Cherylanda Lee Anne Gardner on April 8, 2018, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. Section 1325(a);

**It is ORDERED that:**

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.

**Order Confirming Modified Plan**

Cherylanda Lee Anne Gardner

**Case #18-10379-BFK**

(3) Beginning March 4, 2018, the Debtor has paid to date the total amount of \$980.00 and beginning on May 4, 2018, and each month thereafter until further order of this Court, the Debtor shall pay to the Trustee, Thomas P. Gorman at P.O. Box 1553, Memphis, TN 38101-1553 the sum of \$490.00 per month for 4 months and then \$814.00 per month for the remaining 54 months of the Plan in order to pay all creditors back at 100% of all allowed claims. Payments under said Plan to be completed within 60 months from the due date of the first payment in this case.

(4) The Debtor shall file all federal and state income tax returns on or before the due date, without extension, and provide the Trustee with signed copies of the returns within 7 days after they are filed and provide the Trustee such additional information as the Trustee may require for determination of the Debtor's disposable income. Failure to timely comply with this provision shall be grounds for dismissal.

(5) Any lien avoidance action(s) contemplated by Section 8(B) of the Plan must be made by the filing of an Adversary Proceeding no later than sixty(60) days from the date of the entry of this Order.

(6) The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

Dated: May 31 2018

/s/ Brian F. Kenney

Brian F. Kenney  
United States Bankruptcy Judge

Entered on Docket: June 1, 2018

Confirmation Recommended.

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 North Washington Street, Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB #26421

Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Thomas P. Gorman  
Thomas P. Gorman, Chapter 13 Trustee

**Order Confirming Modified Plan**

Cherylanda Lee Anne Gardner

**Case #18-10379-BFK**

**PARTIES TO RECEIVE COPIES**

Cherylanda Lee Anne Gardner

Chapter 13 Debtor

56 Sanctuary Lane

Stafford, VA 22554

John C. Morgan, Jr., Esquire

Attorney for Debtor

New Day Legal, PLLC

98 Alexandria Pike, Ste. 10

Warrenton, VA 20186

Thomas P. Gorman

Chapter 13 Trustee

300 North Washington Street, Ste. 400

Alexandria, VA 22314